



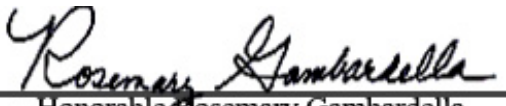
Order Filed on February 18, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Secured Creditor MTGLQ Investors, L.P.	
In Re:	Case No.: 19-32453 RG
Sidulfo Lambert,	Adv. No.:
Debtor.	Hearing Date: 1/15/2020 @ 8:30 a.m.
	Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 18, 2020



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtor: Sidulfo Lambert

Case No.: 19-32453 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MTGLQ Investors, LP, holder of a mortgage on real property located at 308 Franklin Street, Elizabeth, NJ, 07206, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Antonio R. Espinosa, Esquire, attorney for Debtor, Sidulfo Lambert, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** Debtor is to obtain a loan modification by April 2, 2020, or as may be extended by an application to extend the loss mitigation period; and

It **ORDERED, ADJUDGED and DECREED** Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It **ORDERED, ADJUDGED and DECREED** the trustee is not to pay the arrears per the plan while the loan modification is pending; and

It **ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It **ORDERED, ADJUDGED and DECREED** if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It **ORDERED, ADJUDGED and DECREED** Secured Creditor's objection is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Sidulfo Lambert
Debtor

Case No. 19-32453-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.

db +Sidulfo Lambert, 310 Franklin Street, Elizabeth, NJ 07206-1603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Sidulfo Lambert Andespbk@gmail.com
Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as certificate trustee of Bosco Credit II Trust Series 2010-1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5